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Report Shows 90% of Children Without Coverage Have Parent at Work

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Sept. 28, 2006 -- Nearly 90% of the 9 million children who lack health insurance live in households with at least one working parent, according to a report released Thursday by consumer group Families USA.

And three in 10 uninsured kids live in families with two working parents, the report found.

"I think it changes what might be a stereotype about who uninsured people or uninsured children are," says Ron Pollack, the group's executive director.

The report finds Vermont has the lowest rate of uninsured children at 5.6%. Hawaii, Michigan, and New Hampshire also had rates among the nation's lowest.

Meanwhile, more than 20% of children in Texas remain without medical coverage, ranking that state at the top. Florida, New Mexico, Nevada, and **Montana** all had uninsured rates above 16%, according to the report.

It concludes that uninsured children were three times as likely to go without a doctor visit in the past year and five times as likely to have an untreated dental or vision problem as children with coverage.

Kids' Insurance Debate Continues

The 1997 law creating the State Children's Health Insurance Program (SCHIP) for low-income children expires next year.

Congress will have to move to renew it, and the program's backers are vowing to use the debate to pressure lawmakers to cover all American children.

The program divides costs between states and the federal government according to a set of economic and demographic factors, with Washington picking up 70% of the costs, on average.

Seventeen states, including Illinois, Massachusetts, and Louisiana, have budget shortfalls in their SCHIP programs this year. Sen. Charles E. Grassley (D-Iowa) who chairs the Finance Committee with jurisdiction over SCHIP, says making up the shortage will be the first priority next year.

Some Democrats want Congress to boost funding for the program to cover more children.

"We do not save money when children are uninsured and parents have to take them into emergency rooms to get care," Sen. Debbie Stabenow (D-Mich.), tells WebMD.

But Sen. Orrin Hatch (R-Utah) says an estimated 6 million of the 9 million uninsured children are eligible for SCHIP or Medicaid but not enrolled. He said many Republicans will support improving enrollment efforts but would resist significantly expanding SCHIP spending.

"The problem is that some of the families don't know about it, or don't enroll, or just don't take advantage of it," he tells WebMD.

Grassley said his committee would take up reauthorization of the program next year after it meets existing budget shortfalls. "Everything is on the table," he says.

SOURCES: Families USA for the Campaign for Children's Health Care: "No Shelter From the Storm: America's Uninsured Children," Sept. 28, 2006. Ron Pollack, executive director, Families USA. Sen. Debbie Stabenow (D-Mich). Sen. Orrin Hatch (R-Utah). Sen. Charles E. Grassley (R-Iowa).